

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Lafonia Page
Keven A Page**

Case No:

This plan, dated March 9, 2011, is:

- the *first* Chapter 13 plan filed in this case.
- a modified Plan, which replaces the
□confirmed or □unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$251,680.00**
Total Non-Priority Unsecured Debt: **\$200,434.98**
Total Priority Debt: **\$10,912.46**
Total Secured Debt: **\$326,288.15**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$1,300.00 Monthly for 60 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **78,000.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,174.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Chld Supp Va	Taxes and certain other debts	9,535.00	Prorata 10 months
Virginia Department of Taxatio	Taxes and certain other debts	1,377.46	Prorata 10 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

Creditor	Collateral	Purchase Date	Est Debt Bal.	Replacement Value
Citifinancial Retail Services	Living room set, Dining room, Children's furniture	Opened 11/01/06 Last Active 8/13/10	10,611.00	1,000.00

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Citifinancial Retail Services	Living room set, Dining room, Children's furniture	25.00	

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Citifinancial Retail Services	Living room set, Dining room, Children's furniture	1,000.00	5.25%	30.08
Internal Revenue Service	Unpaid Federal Income Taxes for 2000 & 2006	6,362.00	5.25%	36 months
Virginia Department of Taxatio	Unpaid State Taxes	565.00	5.25%	Prorata
				49 months
				Prorata
				49 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment Prorata</u>
Chase Manhattan Mortgage	1608 Selma PI Henrico, VA 23228 Single-family dwelling in Henrico County RE Tax Assessment: \$237,000	1,900.00	47,000.00	0%	49 months	Prorata

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor	Collateral	Exemption Amount	Value of Collateral
		Va. Code Ann. § 34-4	
Chase Manhattan Mortgage	1608 Selma PI Henrico, VA 23228 Single-family dwelling in Henrico County RE Tax Assessment: \$237,000	\$10.00	237,000.00

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor	Type of Lien	Description of Collateral	Basis for Avoidance
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

Signatures:

Dated: March 9, 2011

/s/ Lafonia Page

Lafonia Page

Debtor

/s/ Keven A Page

Keven A Page

Joint Debtor

Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan

/s/ Richard J. Oulton

Richard J. Oulton 29640

Debtor's Attorney

Certificate of Service

I certify that on March 9, 2011, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Richard J. Oulton

Richard J. Oulton 29640

Signature

PO Box 5928

Glen Allen, VA 23058

Address

804-308-0051

Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re

Lafonia Page
Keven A Page

Case No.
Chapter

Debtor(s)

13

SPECIAL NOTICE TO SECURED CREDITOR

To: **Chase Manhattan Mortgage**
Attn: Rsrch Dept. G7-PP; 3415 Vision Drive; Columbus, OH 43219
Name of creditor

1608 Selma PI
Henrico, VA 23228
Single-family dwelling in Henrico County
RE Tax Assessment: \$237,000

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: _____

Date and time of confirmation hearing: _____

Place of confirmation hearing: _____

Lafonia Page
Keven A Page
Name(s) of debtor(s)

By: /s/ Richard J. Oulton
Richard J. Oulton 29640
Signature

- Debtor(s)' Attorney
- Pro se debtor

Richard J. Oulton 29640

Name of attorney for debtor(s)
PO Box 5928
Glen Allen, VA 23058

Address of attorney [or pro se debtor]

Tel. # **804-308-0051**
Fax # **804-308-0053**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
- certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this March 9, 2011.

/s/ Richard J. Oulton
Richard J. Oulton 29640
Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

In re Lafonia Page
Keven A Page

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	Son Daughter	14 9
Employment:	DEBTOR	SPOUSE
Occupation	Leaf collector	
Name of Employer	Innovative Hiring	
How long employed	2 weeks	
Address of Employer	PO Box 49656 Greensboro, NC 27419	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>2,400.67</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>2,400.67</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>2,400.67</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)8. Income from real property9. Interest and dividends10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above11. Social security or government assistance
(Specify): _____

\$ <u>8,294.95</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

12. Pension or retirement income13. Other monthly income(Specify): Income from 2nd business: Feelin Beautiful (annual average)
Prorated Tax Refund

\$ <u>502.92</u>	\$ <u>0.00</u>
\$ <u>375.50</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>9,173.37</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>9,173.37</u>	\$ <u>2,400.67</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>11,574.04</u>	
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Lafonia Page
Keven A Page

Case No. _____

Debtor(s)

SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 1,900.00
a. Are real estate taxes included?	Yes <u>X</u>	No _____
b. Is property insurance included?	Yes <u>X</u>	No _____
2. Utilities:		
a. Electricity and heating fuel		\$ 250.00
b. Water and sewer		\$ 80.00
c. Telephone		\$ 120.00
d. Other <u>Gas bill</u>		\$ 168.00
3. Home maintenance (repairs and upkeep)		\$ 40.00
4. Food		\$ 800.00
5. Clothing		\$ 60.00
6. Laundry and dry cleaning		\$ 20.00
7. Medical and dental expenses		\$ 75.00
8. Transportation (not including car payments)		\$ 350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 75.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 0.00
b. Life		\$ 130.00
c. Health		\$ 280.00
d. Auto		\$ 100.00
e. Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Personal Property Tax</u>		\$ 15.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 0.00
b. Other		\$ 0.00
c. Other		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 365.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 5,305.90
17. Other <u>See Detailed Expense Attachment</u>		\$ 140.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 10,273.90
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ 11,574.04
b. Average monthly expenses from Line 18 above		\$ 10,273.90
c. Monthly net income (a. minus b.)		\$ 1,300.14

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Emergency Funds	\$	50.00
Personal hygiene	\$	30.00
Education expense for minors	\$	60.00
Total Other Expenditures	\$	140.00

Afni, Inc.
404 Brock Dr.
PO Box 3427
Bloomington, IL 61702-3427

Allen, Maxwell, & Silver
190 Sylvan Ave
Englewood Cliffs, NJ 07632

American Express
PO Box 650448
Dallas, TX 75265

American Express Bank
c/o Becket & Lee
PO Box 3001, Dept 1
Malvern, PA 19355-0701

Aspire/CB&T
PO Box 105555
Atlanta, GA 30348

Bank of America--Recovery Dept
PO Box 790087
Saint Louis, MO 63179

BB & T
Attn: Bankruptcy Dept
Po Box 1847
Wilson, NC 54221

Best Buy/GEMB
PO Box 981439
El Paso, TX 79998

Bon Secours Memorial Regional
c/o Spinella Owings & Shaia
8550 Mayland Dr
Henrico, VA 23294

Bon Secours Richmond Hlth Sys
PO Box 28538
Henrico, VA 23228

Bon Secours St Marys Hospital
c/o Greer P Jackson
8550 Mayland Dr
Henrico, VA 23294

CAC Fin Coll
2601 NW Expressway
Oklahoma City, OK 73112

Capital One, N.a.
C/O American Infosource
Po Box 54529
Oklahoma City, OK 73154

Charles E Sutton Jr, MD
10 East Leigh St
PO Box 26151
Richmond, VA 23260

Chase
Attn: Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850

Chase Manhattan Mortgage
Attn: Rsrch Dept. G7-PP
3415 Vision Drive
Columbus, OH 43219

Childrens Place
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Chld Supp Va
730 E. Broad St.
Richmond, VA 23219

Citifinancial
PO Box 499
Hanover, MD 21076

Citifinancial Bankruptcy Dept
PO Box 140489
Irving, TX 75014-0489

Citifinancial Retail Services
Attn: Bankruptcy Dept
1111 Northpoint Dr
Coppell, TX 75019

Clarendon Woods HoA
c/o Eric Horwitz, PC
1919 Huguenot Rd, Ste 201
Richmond, VA 23235

Clarendon Woods HoA
c/o Eric Horwitz, PC
1919 Huguenot Rd, Ste 201
Richmond, VA 23235

Columbus Bank & Trust
Attn: BK Dept/Spcl Assets
Po Box 120
Columbus, GA 31902

Commonwealth Radiology, PC
1508 Willow Lawn Drive
Suite 117
Richmond, VA 23230-3421

Continental Emergency Svcs
Memorial Regional Medical
PO Box 848747
Boston, MA 02284

County of Henrico
attn: Rhysa G South
PO Box 90775
Henrico, VA 23273-7032

CR Evergreen
MS 550
PO Box 91121
Seattle, WA 98111-9221

Credit First
Po Box 818011
Cleveland, OH 44181

Credit First
PO Box 81083
Cleveland, OH 44181

Eastern Account System of Conn
PO Box 837
Newtown, CT 06470

Eric Horwitz
1919 Huguenot Rd, Suite 201
Richmond, VA 23235

First Data
265 Broad Hollow R
Melville, NY 11747

Focused Recovery Solut
9701 Metropolitan Ct Ste
Richmond, VA 23236

Ford Motor Credit Company
c/o Randolph, Boyd, Cherry & V
13 East Main Street
Richmond, VA 23219

Friedman and MacFadyen, PA
Totman Building, Ste 400
210 East Redwood Street
Baltimore, MD 21202

Friedman and MacFadyen, PA
Surry Building, Suite 125
1601 Rolling Hills Dr
Henrico, VA 23229

GEMB / HH Gregg
Attention: Bankruptcy
Po Box 103106
Roswell, GA 30076

Gemb/gap
Po Box 981400
El Paso, TX 79998

GEMB/Kirkln
PO Box 981400
El Paso, TX 79998

Hsbc Bank
Attn: Bankruptcy
Po Box 5213
Carol Stream, IL 60197

Hsbc Bank
Attn: Bankruptcy
Po Box 5253
Carol Stream, IL 60197

HSBC Bank
PO Box 5253
Carol Stream, IL 60197

Internal Revenue Service
400 N 8th Street, Box 76
Stop Room 898
Richmond, VA 23219

Kross/lieberman & Ston
1110 Navaho Dr Ste 501
Raleigh, NC 27609

Lowes / MBGA
Attn: Bankruptcy Dept
Po Box 103104
Roswell, GA 30076

Macy's/fdsb
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040

Memorial Regional Med Cntr
PO Box 409438
Atlanta, GA 30384-9438

Memorial Regional Medical Cent
8260 Atlee Road
Mechanicsville, VA 23116

MiraMed Revenue Group
PO Box 536
Linden, MI 48451-0536

Miramedr^g
991 Oak Creek Dr
Lombard, IL 60148

nTelos
PO Box 1990
Waynesboro, VA 22980

Pinnacle
PO Box 130848
Carlsbad, CA 92013-0848

Providian
4940 Johnson Dr
Pleasanton, CA 94566

Richmond Health System
Memorial Regional Med Cntr
PO Box 409601
Atlanta, GA 30384-9601

St. Mary's Hospital
PO Box 28538
Henrico, VA 23228

Transworld Systems
PO Box 12103
Trenton, NJ 08650

VCU Health System
MCV Hospital
701 N 5th Street
Richmond, VA 23298

Virginia Dep't of Social Svcs
Child Support
801 E Main St
Richmond, VA 23218

Virginia Dep't of Social Svcs
Child Support Enforcement
7 N 8th St, 1st Floor
Richmond, VA 23219

Virginia Department of Taxatio
PO Box 2156
Richmond, VA 23218

Washington Mutual / Providian
Attn: Bankruptcy Dept.
Po Box 10467
Greenville, SC 29603

Washington Mutual / Providian
attn: Bankruptcy Dept
PO Box 10467
Greenville, SC 29603

Wfnnb/Express
PO Box 330066
Denver, CO 80233